

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In Re: **Sirad D Summerlin  
Natasha S Summerlin**

Case No.:

**18-14374**

Judge:

**Hon. Michael B. Kaplan, USBJ**

Debtor(s)

**CHAPTER 13 PLAN AND MOTIONS**

☐ Original

☒ Modified/Notice Required

Date:

**3/6/2018**

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE.

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney JMG Initial Debtor: SDS Initial Co-Debtor NSS

### Part 1: Payment and Length of Plan

- a. The debtor shall pay 250.00 Monthly\* to the Chapter 13 Trustee, starting on April 1, 2018 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
- ☒ Future Earnings  
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
- ☒ Sale of real property  
Description: Rental Property, 31 Forge Court, Jackson, NJ 08527  
Proposed date for completion: 3/31/2019
- ☐ Refinance of real property:  
Description:  
Proposed date for completion:
- ☐ Loan modification with respect to mortgage encumbering property:  
Description:  
Proposed date for completion:
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.
- e. ☒ Other information that may be important relating to the payment and length of plan:  
**Non-exempt equity in Rental Property to be paid to the Chapter 13 Trustee at the time of sale of Property for distributions through Plan.**

### Part 2: Adequate Protection

☒ NONE

- a. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_ (creditor).
- b. Adequate protection payments will be made in the amount of \$\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_ (creditor).

### Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Justin M. Gillman, Esq.	Attorney Fees	932.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:  
☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Sun West Mortgage Co I	13 Ridge Avenue Sayreville, NJ 08872 Middlesex County	33,309.14	0.00	33,309.14	1,822.71

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Toyota Motor Credit Co	2007 Lexus GX470 131,000 miles	841.92	0.00	841.92	421.00

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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##### d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-							
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2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☐ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
Westgate Resorts	Westgate Time Share: 2 Weeks	0.00	0.00

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

Creditor

CitiMortgage (Claim No. 12): Mortgage on Rental Property to be paid off in full at closing on sale of Property  
Three Pence Brook Condo Assoc.: Lien on Rental Property to be paid off in full at closing on sale of Property

**g. Secured Claims to be Paid in Full Through the Plan** ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid through the Plan
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**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_ percent
- ☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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**Part 6: Executory Contracts and Unexpired Leases** ☒ **NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
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**Part 7: Motions** ☒ **NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon Confirmation  
☐ Upon Discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims

6) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification** ☒ **NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 3/20/2018.

Explain below <b>why</b> the plan is being modified: To address claims and objections and based on Debtor's desire to sell Rental Property.	Explain below <b>how</b> the plan is being modified: Modified Plan proposes sale of Rental Property and addresses claims and objections of creditors. Also provides for Debtor to surrender timeshare in full satisfaction of any lien.
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Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

**Part 10 : Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

\*This plan is a step plan or has lumpsum payments as follows: \$250.00 per month for 6 months, then \$829.00 per month for 54 months

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: <u>November 7, 2018</u>	<u>/s/ Sirad D Summerlin</u> Sirad D Summerlin Debtor
Date: <u>November 7, 2018</u>	<u>/s/ Natasha S Summerlin</u> Natasha S Summerlin Joint Debtor
Date: <u>November 7, 2018</u>	<u>/s/ Justin M. Gillman, Esq.</u> Justin M. Gillman, Esq. Attorney for the Debtor(s)

**Certificate of Notice Page 7 of 9**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Sirad D Summerlin  
 Natasha S Summerlin  
 Debtors

Case No. 18-14374-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf901

Page 1 of 3  
 Total Noticed: 72

Date Rcvd: Nov 08, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2018.

db/jdb  
 cr  
 +Sirad D Summerlin, Natasha S Summerlin, 13 Ridge Avenue, Sayreville, NJ 08872-1929  
 Three Pence Brooke Condominium Association, Inc., Cutolo Barros LLC,  
 151 Highway33 East Suite 204, Manalapan, NJ 07726, UNITED STATES  
 517370803 +1st Crd Srvs, 377 Hoes Lane, Piscataway, NJ 08854-4138  
 517370806 +Bank Of America, 4909 Savarese Circle, Tampa, FL 33634-2413  
 517370816 +Chusasears, Po Box 6189, Sioux Falls, SD 57117-6189  
 517370815 +Chusasears, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 517370819 +Chase Auto Finance, Po Box 901003, Ft Worth, TX 76101-2003  
 517370823 +Chase Card Services, Po Box 15298, Wilmington, DE 19850-5298  
 517370820 +Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
 517370827 +Chase Manhattan Mortgage, Po Box 9438, Gaithersburg, MD 20898-9438  
 517370826 +Chase Manhattan Mortgage, 3415 Vision Dr, Columbus, OH 43219-6009  
 517370829 Citi, Credit Bureau Dispute Unit, Sioux Falls, SD 57117  
 517370828 +Citi, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
 517486858 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971  
 517513325 CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030  
 517370831 +Citibank/Goodyear, Po Box 6497, Sioux Falls, SD 57117-6497  
 517370830 +Citibank/Goodyear, Citicorp Credit Srvs/Centralized Bankrup, Po Box 790040,  
 St. Louis, MO 63179-0040  
 517370832 +Citimortgage, 3415 Vision Dr., Columbus, OH 43219-6009  
 517370834 +Comenity Bank/Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411  
 517370837 +Cutalo Barros, LLC, 151 Highway 33 East, Suite 204, Englishtown, NJ 07726-8635  
 517437911 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 517370838 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517370839 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517370840 +Fein, Such, Kahn, and Shepard, P.C., 7 Century Drive, Suite 201,  
 Parsippany, NJ 07054-4673  
 517370841 +Financial Recoveries, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517370843 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
 517370845 Hackensack Meridian Health, PO BOX 650292, Dallas, TX 75265-0292  
 517370847 +Middlesex County Sheriff's Office, 701 Livingston Ave., P.O. Box 1188,  
 New Brunswick, NJ 08903-1188  
 517370849 +Nissan Motor Acceptance Corp/Infinity Lt, 2901 Kinwest Pkwy, Irving, TX 75063-5816  
 517370852 +Powers Kirn, LLC, 728 Marne Highway, PO Box 848, Moorestown, NJ 08057-0848  
 517370855 +RMA of New Jersey, 140 Allen Road, Basking Ridge, NJ 07920-2976  
 517370854 +Radio Shack/Citibank, Po Box 6497, Sioux Falls, SD 57117-6497  
 517370853 +Radio Shack/Citibank, Citicorp/Centralized Bankruptcy, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 517492172 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245)  
 517486252 SUN WEST MORTGAGE COMPANY, INC., C/O FEIN,SUCH, KAHN & SHEPARD,P.C.,  
 7 CENTURY DRIVE, ST 201, PARSIPPANY, NJ 07054  
 517370856 +State of New Jersey Division of Taxation, Revenue Processing Center, PO Box 111,  
 Trenton, NJ 08645-0111  
 517370864 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)  
 517370861 +Target, Po Box 673, Minneapolis, MN 55440-0673  
 517370860 +Target, C/O Financial & Retail Srvs, Mailstopn BT POB 9475, Minneapolis, MN 55440-9475  
 517370862 +Three Pence Brook Condo Assoc., c/o Taylor Management, 80 South Jefferson Rd., 2nd Floor,  
 Whippany, NJ 07981-1056  
 517385194 +Three Pence Brooke Condominium Association, Inc., c/o Cutolo Barros, LLC,  
 151 Highway 33 East, Suite 204, Manalapan, NJ 07726-8635  
 517433413 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 517370865 +Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004  
 517464787 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 517370871 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
 517370872 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 517370873 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
 517370875 +Wells Fargo Dealer Services, Po Box 1697, Winterville, NC 28590-1697  
 517370874 +Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657  
 517370876 +Westgate Resorts, Professional Parkway, 2801 Old Winter Garden Rd., Ocoee, FL 34761-2965

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2018 23:58:14 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Nov 08 2018 23:58:10 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 72

Date Rcvd: Nov 08, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517370804 +E-mail/Text: legal@arsnational.com Nov 08 2018 23:57:38 ARS National Services Inc.,  
PO Box 463023, Escondido, CA 92046-3023  
517370811 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 08 2018 23:55:20 Capital One,  
15000 Capital One Dr, Richmond, VA 23238  
517370812 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 08 2018 23:54:48 Capital One,  
PO Box 30253, Salt Lake City, UT 84130-0253  
517370808 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 08 2018 23:55:20 Capital One,  
General Correspondence, PO Box 30285, Salt Lake City, UT 84130-0285  
517370807 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 08 2018 23:55:20 Capital One,  
Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
517370810 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Nov 08 2018 23:54:47 Capital One,  
Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
517370817 +E-mail/Text: kzoepfel@credit-control.com Nov 08 2018 23:58:16 Central Loan Admin & R,  
PO Box 77404, Ewing, NJ 08628-6404  
517370818 +E-mail/Text: bk.notifications@jpmchase.com Nov 08 2018 23:57:55 Chase Auto Finance,  
National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071  
517370833 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 08 2018 23:57:41 Comenity Bank/Mandeas,  
PO Box 182125, Columbus, OH 43218-2125  
517370835 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 08 2018 23:57:41  
Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125  
517370836 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Nov 08 2018 23:57:41  
Comenity Bank/Victoria Secret, PO Box 182789, Columbus, OH 43218-2789  
517370846 E-mail/Text: cio.bncmail@irs.gov Nov 08 2018 23:57:19 Internal Revenue Service (IRS),  
Department of Treasury, P.O. Box 7346, Philadelphia, PA 19101-7346  
517370848 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 08 2018 23:58:09 Midland Credit Management,  
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709  
517475445 +E-mail/Text: bankruptcydpt@mcmcg.com Nov 08 2018 23:58:09 Midland Funding LLC,  
PO Box 2011, Warren, MI 48090-2011  
517370851 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 08 2018 23:54:26  
Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502  
517370850 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 08 2018 23:55:25  
Portfolio Recovery, PO Box 41067, Norfolk, VA 23541  
517465978 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Nov 08 2018 23:55:24  
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541  
517460351 E-mail/Text: bnc-quantum@quantum3group.com Nov 08 2018 23:57:57  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
517370857 +E-mail/Text: bankruptcy@swmc.com Nov 08 2018 23:58:23 Sun West Mortgage Co I,  
18303 Gridley Rd, Cerritos, CA 90703-5400  
517370858 +E-mail/PDF: gecsed@recoverycorp.com Nov 08 2018 23:54:18 Synch/care Credit,  
C/o PO Box 965036, Orlando, FL 32896-0001

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517370813\* ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One, 15000 Capital One Dr, Richmond, VA 23238)  
517370814\* +Capital One, PO Box 30253, Salt Lake City, UT 84130-0253  
517370809\* +Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285,  
Salt Lake City, UT 84130-0285  
517370821\* +Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
517370822\* +Chase Card Services, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298  
517370824\* +Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298  
517370825\* +Chase Card Services, PO Box 15298, Wilmington, DE 19850-5298  
517370844\* +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297  
517370842\* +Financial Recoveries, PO Box 1388, Mount Laurel, NJ 08054-7388  
517370859\* +Synch/care Credit, C/o PO Box 965036, Orlando, FL 32896-0001  
517370870\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, PO Box 8026, Cedar Rapids, IA 52408)  
517370863\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,  
Cedar Rapids, IA 52408)  
517370866\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026,  
Cedar Rapids, IA 52408)  
517370867\* +Toyota Motor Credit Co, PO Box 9786, Cedar Rapids, IA 52409-0004  
517370868\* +Toyota Motor Credit Co, PO Box 9786, Cedar Rapids, IA 52409-0004  
517370869\* +Toyota Motor Credit Co, PO Box 9786, Cedar Rapids, IA 52409-0004  
517370805 ##+Bank Of America, Nc4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, \* 16, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).



District/off: 0312-3

User: admin  
Form ID: pdf901

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Total Noticed: 72

Date Rcvd: Nov 08, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 10, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2018 at the address(es) listed below:

Albert Russo docs@russotruster.com  
Jill Manzo on behalf of Creditor SUN WEST MORTGAGE COMPANY, INC. bankruptcy@feinsuch.com  
Joseph Andrew Kutschman, III on behalf of Creditor Three Pence Brooke Condominium Association, Inc. jkutschman@cutolobarros.com  
Justin M Gillman on behalf of Joint Debtor Natasha S Summerlin abgillman@optonline.net, r47252@notify.bestcase.com  
Justin M Gillman on behalf of Debtor Sirad D Summerlin abgillman@optonline.net, r47252@notify.bestcase.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William M.E. Powers on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor CitiMortgage, Inc. ecf@powerskirn.com  
TOTAL: 9